



Order Filed on February 21, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

M&T Bank

Case No.: 22-14842 JKS

In Re:

Juan Rosario Rodriguez,

Hearing Date: 2/8/2024 @ 10:00 a.m.

Debtor.

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following page is hereby **ORDERED**.

DATED: February 21, 2024

A handwritten signature in black ink, appearing to read "J K Sherwood", written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

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Debtor: Juan Rosario Rodriguez

Case No: 15-31183-SLM

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T Bank, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 801 East 6th Street, Plainfield, NJ, 07062, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Robert C. Nisenson, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 9, 2024, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for regular mortgage payments due November 2023 through February 2024 as well as prior order payments from November 2023 through February 2024 for a total post-petition default of \$23,878.08 (2 @ \$3,579.31; 2 @ 3,602.60; 4 @ \$2,383.15 less \$18.34 suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the Debtor shall cure the default of \$23,878.08 by February 29, 2024; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments well as remaining prior order payments are to resume March 1, 2024 , directly to Secured Creditor (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.